



Order Filed on September 16, 2021
by Clerk
U.S. Bankruptcy Court
District of New Jersey

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

Robertson, Anschutz, Schneid, Crane & Partners PLLC
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Attorneys for Secured Creditor
Shauna Deluca, Esq. (SD-8248)

In Re:

Shirley Davis

aka Shirley Jean McBurroughs,

Debtor.

Case No.: 20-23744-RG

Chapter: 13

Hearing Date: September 1, 2021

Judge: Rosemary Gambardella

**AGREED ORDER RESOLVING SECURED CREDITOR'S MOTION FOR RELIEF
FROM THE AUTOMATIC STAY**

The relief set forth on the following pages, numbered two (2) through three (3), is hereby

ORDERED.

DATED: September 16, 2021



Honorable Rosemary Gambardella
United States Bankruptcy Judge

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Secured Creditor: JPMorgan Chase Bank, N.A.

Secured Creditor's Counsel: Robertson, Anschutz, Schneid, Crane & Partners PLLC

Debtor's Counsel: Fitzgerald & Associates, Attorneys at Law

Property Involved ("Collateral"): 2016 Subaru WRX

VIN #: JF1VA1B63G9817582

Relief sought: ■ Motion for relief from the automatic stay

For good cause shown, it is **ORDERED** that Secured Creditor's Motion is resolved, subject to the following conditions:

1. Status of post-petition arrearages:

- The Debtor is overdue for 4 months from May 20, 2021 through August 20, 2021.
- The Debtor is overdue for 1 partial payment for May 20, 2021 at \$81.01 per month.
- The Debtor is overdue for 3 payments from June 20, 2021 through August 20, 2021 at \$441.77 per month.

Funds Held In Suspense \$800.00 (Payment received 8/4/2021, not yet cleared)

Total Arrearages Due \$606.32

2. Debtor must cure all post-petition arrearages, as follows:

- Beginning on September 20, 2021, regular monthly payments shall continue to be made directly to Secured Creditor in the amount of \$441.77.
- Beginning on September 20, 2021, monthly cure payments shall be made in the amount of \$101.05 for five (5) months. A final cure payment shall be made in the amount of \$101.07 on or before February 20, 2022.

3. Payments to the Secured Creditor shall be made to the following address(es):

- Regular monthly payment: JPMorgan Chase Bank, N.A.

National Bankruptcy Department

P.O. Box 901032

Ft. Worth, Texas 76101-2032

- Monthly cure payment: JPMorgan Chase Bank, N.A.

National Bankruptcy Department

P.O. Box 901032

Ft. Worth, Texas 76101-2032

4. In the event of Default:

- Should the Debtor(s) fail to make any of the above captioned payments, or if any regular monthly payment should become more than thirty (30) days late or if Debtor(s) fails to comply with any terms of this Consent Order, counsel shall file a Certification of Default with the Court. A copy of the Certification shall be sent to the Chapter 13 Trustee, the Debtors, and Debtors' attorney and the court shall enter an Order granting relief from the Automatic Stay.
- In the event the Debtor(s) convert(s) to a Chapter 7 during the pendency of this bankruptcy case, the Debtor(s) shall cure all arrears within ten (10) days from the date of conversion in order to bring the loan contractually current. Should the Debtors fail to bring the loan contractually current, counsel shall file a Certification of Default with the Court, a copy of the Certification shall be sent to the Chapter 13 Trustee, Chapter 7 Trustee, the Debtors, and Debtors' attorney and the court shall enter an Order granting relief from the Automatic Stay.

5. Award of Attorneys' Fees:

- The Applicant is awarded attorney fees of \$350.00 and costs of \$188.00.
The fees and costs are payable:
 - Through the Chapter 13 plan.

The undersigned hereby consent to the form and entry of the foregoing order.


James Fitzpatrick, Esq.
Attorney for Debtor
Date:

/s/ Shauna M. Deluca
Shauna M. Deluca, Esq.
Attorney for Secured Creditor
Date: September 7, 2021